

FBZ PC based Makumbi Banking User Guide

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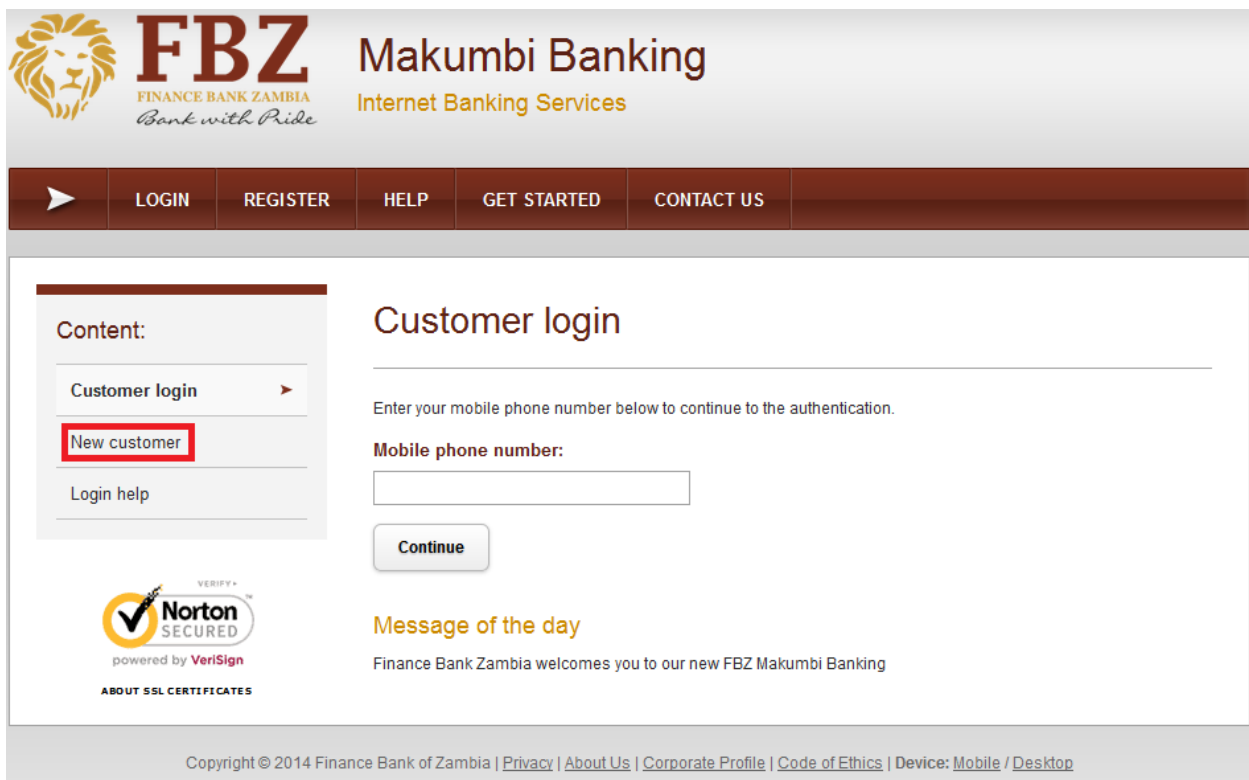
Get Started

To access FBZ Makumbi Banking on your Computer please type in the following web address in your browser:

www.mfbz.co.zm

Register

To access FBZ Makumbi Banking Services first register as a customer by clicking on **New Customer**.




The screenshot shows the top navigation bar of the FBZ Makumbi Banking website. The logo features a lion's head and the text "FBZ FINANCE BANK ZAMBIA Bank with Pride". The main heading is "Makumbi Banking" with the sub-heading "Internet Banking Services". The navigation menu includes "LOGIN", "REGISTER", "HELP", "GET STARTED", and "CONTACT US".

The main content area is titled "Customer login". It contains a "Content:" sidebar with a dropdown menu showing "Customer login", "New customer" (highlighted with a red box), and "Login help". The main content area prompts the user to "Enter your mobile phone number below to continue to the authentication." and includes a "Mobile phone number:" input field and a "Continue" button.

At the bottom of the content area, there is a "Message of the day" section with the text "Finance Bank Zambia welcomes you to our new FBZ Makumbi Banking". A Norton Secured logo is also present.

The footer contains the copyright notice: "Copyright © 2014 Finance Bank of Zambia | Privacy | About Us | Corporate Profile | Code of Ethics | Device: Mobile / Desktop".

Enter the mobile number and click continue

	LOGIN	REGISTER	HELP	GET STARTED	CONTACT US
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Content:

[Register](#)

Register


Follow the instructions below to get started using FBZ Cloud Banking Services

Mobile number:
A verification sms will be sent to this number.



powerd by VeriSign
ABOUT SSL CERTIFICATES

Enter the SMS Verification code sent the mobile phone.

	LOGIN	REGISTER	HELP	GET STARTED	CONTACT US
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Content:

[Register](#)

Register

Follow the instructions below to get started using FBZ Cloud Banking Services

SMS verification code:
The code is valid for 10 minutes.



powerd by VeriSign
ABOUT SSL CERTIFICATES

Fill out the form and click **Continue**

Content:

Register

Norton SECURED
powered by VeriSign
ABOUT SSL CERTIFICATES

Register

Follow the instructions below to get started using FBZ Cloud Banking Services
All fields are required.

Mobile phone number:
260984108358

Full name: (Alphabetic only)

NRC / Passport number:
NRC(XXXXXXXX/XXXX):

Street:

Postal / Zip code:

City:

Country:
Zambia

E-mail: (example@abc.com)

Pin code: (4 Digits and should not start with 0)

Continue

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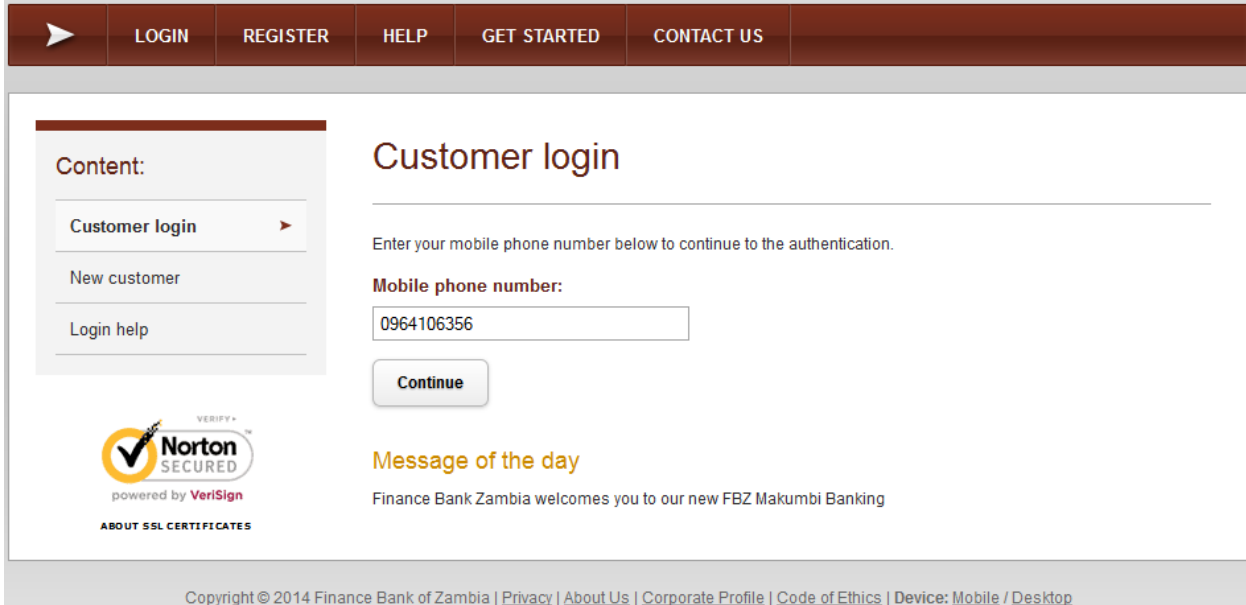
The message below will appear to confirm account creation. Carry an NRC when visiting an FBZ office to verify your account.

Your account has been created. Please visit an FBZ office to verify your account.

OK

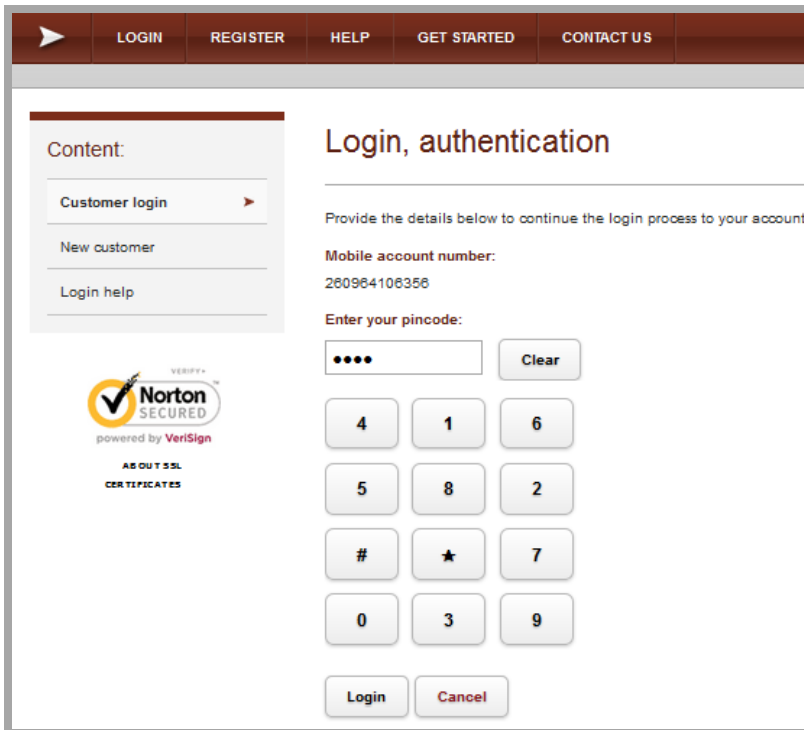
Customer login

Enter your registered mobile number and click on **Continue**



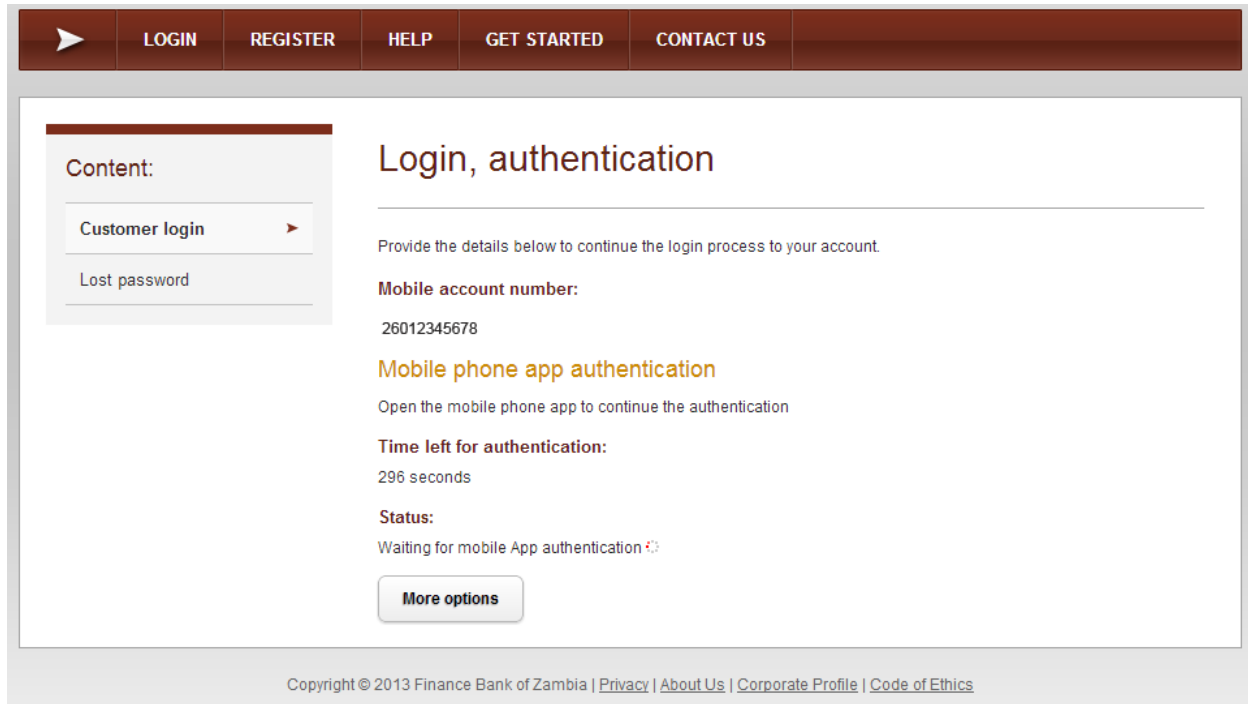
The screenshot shows the 'Customer login' page. At the top is a navigation bar with a home icon and links for LOGIN, REGISTER, HELP, GET STARTED, and CONTACT US. On the left, a 'Content:' sidebar lists 'Customer login' (selected), 'New customer', and 'Login help'. The main content area is titled 'Customer login' and contains the instruction: 'Enter your mobile phone number below to continue to the authentication.' Below this is a 'Mobile phone number:' label, a text input field containing '0964106356', and a 'Continue' button. A 'Message of the day' section follows, stating 'Finance Bank Zambia welcomes you to our new FBZ Makumbi Banking'. At the bottom left is the Norton Secured logo with the text 'powered by VeriSign' and 'ABOUT SSL CERTIFICATES'. The footer contains copyright information for Finance Bank of Zambia and links for Privacy, About Us, Corporate Profile, Code of Ethics, and Device (Mobile / Desktop).

Enter the PIN code and click on **Login**



The screenshot shows the 'Login, authentication' page. The navigation bar and sidebar are identical to the previous page. The main content area is titled 'Login, authentication' and contains the instruction: 'Provide the details below to continue the login process to your account.' Below this is a 'Mobile account number:' label, a text input field containing '260964106356', and the instruction 'Enter your pincode:'. This is followed by a pincode input field with four dots, a 'Clear' button, and a numeric keypad with buttons for 4, 1, 6, 5, 8, 2, #, *, 7, 0, 3, 9. At the bottom are 'Login' and 'Cancel' buttons. The Norton Secured logo and footer are also present.

If the mobile phone is **App-Verified** the user will at this stage log into the mobile application on the smart phone and click on **Authenticate** to login to Makumbi banking on the computer.



The screenshot shows a web interface for logging in. At the top, there is a navigation bar with buttons for LOGIN, REGISTER, HELP, GET STARTED, and CONTACT US. Below this, on the left, is a 'Content' sidebar with 'Customer login' selected. The main area is titled 'Login, authentication' and contains the following information:

- Instruction: Provide the details below to continue the login process to your account.
- Mobile account number: 26012345678
- Section: **Mobile phone app authentication**
- Instruction: Open the mobile phone app to continue the authentication
- Time left for authentication: 296 seconds
- Status: Waiting for mobile App authentication
- Button: More options

At the bottom of the page, there is a footer with the text: Copyright © 2013 Finance Bank of Zambia | [Privacy](#) | [About Us](#) | [Corporate Profile](#) | [Code of Ethics](#)

HELP (pdf download)

Customers who like to know more details about the cloud banking functions can download the user guides from the Help section.

GET STARTED

Customers who need to download the Mobile Phone App can do this from the different App stores for Android, iPhone and BlackBerry smart phones. Other mobile phone operating systems can be supported on request.

CONTACT US

Customers who need to get in contact with the bank can do this in different ways depending on their needs described on the Contact page.

Overview

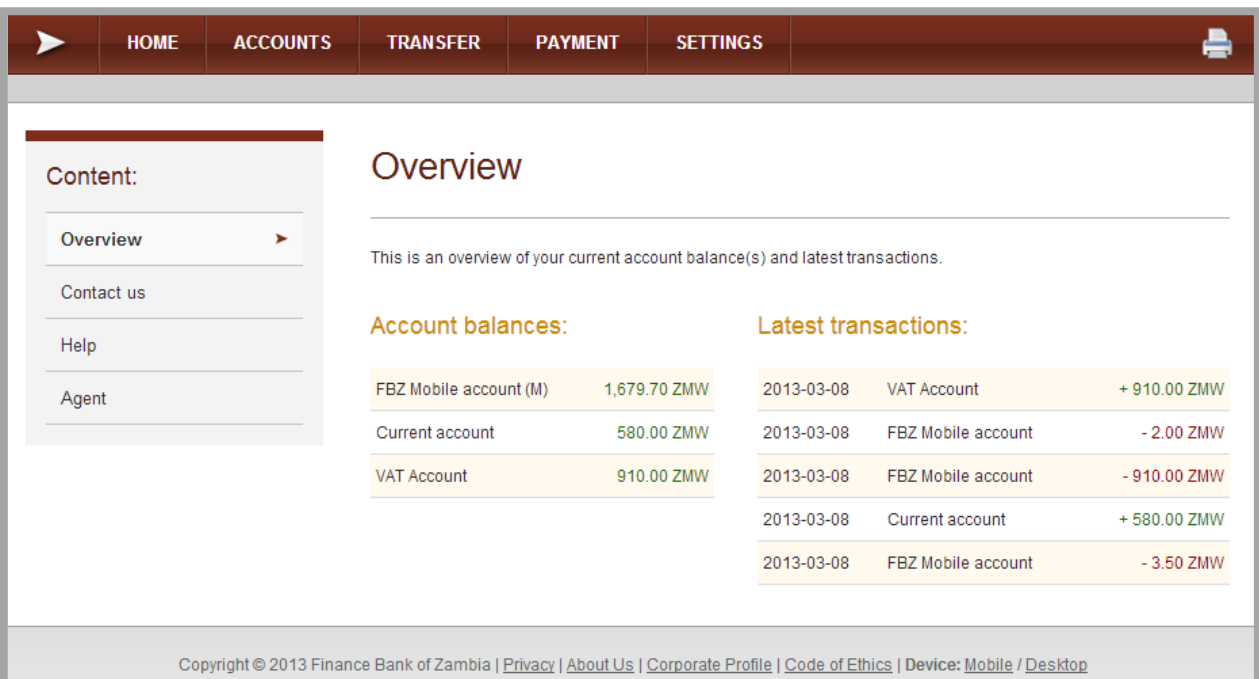
Account balances:

Users can have several accounts with names of their choosing, these are shown under account balances.

Only one of these accounts is used for mobile banking (M) where the user receives and sends mobile transfers from.

Latest transactions:

The latest transactions can be seen to the right side of the overview page to get a fast summary of the last transactions.



Account balances:		Latest transactions:		
FBZ Mobile account (M)	1,679.70 ZMW	2013-03-08	VAT Account	+ 910.00 ZMW
Current account	580.00 ZMW	2013-03-08	FBZ Mobile account	- 2.00 ZMW
VAT Account	910.00 ZMW	2013-03-08	FBZ Mobile account	- 910.00 ZMW
		2013-03-08	Current account	+ 580.00 ZMW
		2013-03-08	FBZ Mobile account	- 3.50 ZMW

Accounts

Account list

Users can see their account number, account name and balance on this page. To get more details the user can click on the account number. The types of Makumbi Banking accounts are FBZ mobile accounts and FBZ accounts.

HOME ACCOUNTS TRANSFER PAYMENT SETTINGS

Content:

- Account list
- Manage accounts

Account list

FBZ Mobile accounts

Account number	Name	Balance
366 262 980 019	FBZ Mobile account (M)	1,679.70 ZMW
366 262 980 027	Current account	580.00 ZMW
366 262 980 035	VAT Account	910.00 ZMW

FBZ accounts

Account number	Name	Balance
0015 8714 4800 2	Steven FBZ account	35,028.85 ZMW

ACCOUNT DETAILS


Information

Account information can be found with account name, account number, account holder, currency and account balance

HOME ACCOUNTS TRANSFER PAYMENT SETTINGS

Content:

- Account list
- Manage accounts



Account details

Information

Name:	Current account
ID:	275 230 053 017
Holder:	Chikumba Banda
Currency:	ZMW (Zambian Kwacha)
Available Balance:	8,028.00

Transaction history

Browse by date:

Start: Stop:

Date	Information	Amount	Balance
2014-01-28	test	+ 5,000.00 ZMW	8,028.00 ZMW

Account statement

Click the button below to download a PDF version of your account statement.

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Transaction history

Users can choose between different dates to get transaction history. The transaction history contains date, information about the transaction and the amount.

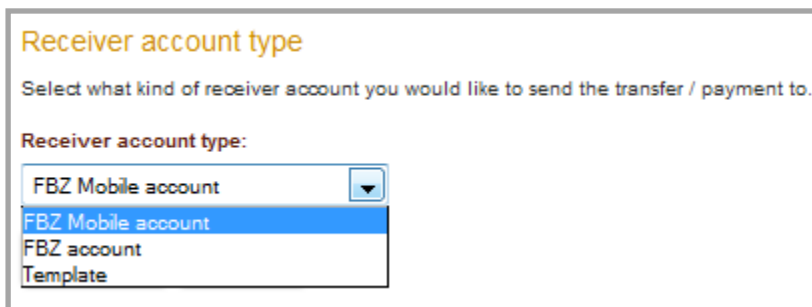
Account statement (PDF download)

Users can generate and download a pdf file with the chosen transaction dates for storage on the mobile phone, computer or for printout.

Transfer / Payment

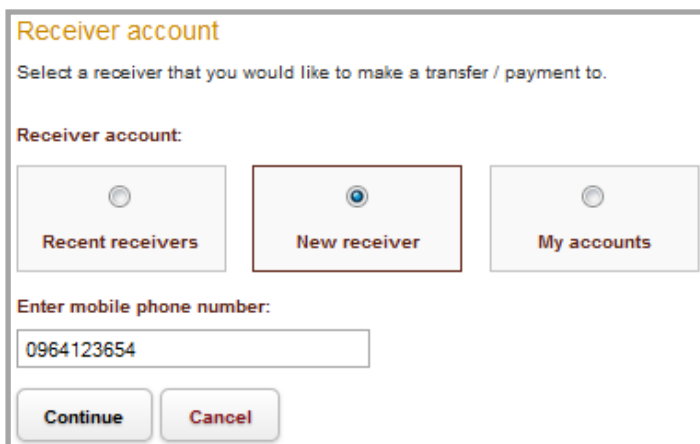
Create new transfer

- 1) Enter recipient's account type



The screenshot shows a form titled "Receiver account type" with the instruction "Select what kind of receiver account you would like to send the transfer / payment to." Below this, there is a label "Receiver account type:" followed by a dropdown menu. The dropdown menu is open, showing three options: "FBZ Mobile account" (which is highlighted in blue), "FBZ account", and "Template".

- 2) Enter actual account details



The screenshot shows a form titled "Receiver account" with the instruction "Select a receiver that you would like to make a transfer / payment to." Below this, there is a label "Receiver account:" followed by three radio button options: "Recent receivers", "New receiver" (which is selected), and "My accounts". Below these options, there is a label "Enter mobile phone number:" followed by a text input field containing the number "0964123654". At the bottom of the form, there are two buttons: "Continue" and "Cancel".

For New receiver, enter the mobile number. If the receiver is **not registered** on the FBZ Makumbi Banking they will get the transfer and an SMS with instructions how to be able to claim the money within 48hrs.

Transfer / Payment

Status

Transfer / Payment:
Transfer

Receiver account type:
FBZ Mobile account

Receiver account:
Account holder name: Salanje S. Banda
FBZ Mobile account: 166 668 425 019

Sender account, amount and message

Select sender account, amount and enter a transfer message.

Sender account:

Current account (M) (5,728.00 ZMW) ▼

Enter amount: (ZMW)

500

Message: (optional)

Reimbursement

My note: (optional)

3) Sender, amount and message

Sender account is the account where the transfer or payment shall be done from.

Enter amount is the transfer or payment amount.

Transfer message is the message noted at both sides of the transfer or payment.

My note is a personal note.

4) Confirm transfer

Enter one time SMS code sent to the mobile phone and click Confirm

Transfer authentication

A one time sms confirmation code has been sent to your mobile phone. To confirm this transfer / payment please enter the one time code below.

One time sms code:

Settings

Personal information

The screenshot shows the 'Personal information' settings page. At the top, there is a navigation bar with 'HOME', 'ACCOUNTS', 'TRANSFER', 'PAYMENT', and 'SETTINGS'. Below this, a sidebar on the left contains a 'Content:' menu with options: 'Personal information' (selected), 'FBZ accounts', 'Mobile accounts', 'Mobile banking', 'Change pincode', and 'Security questions'. The main content area is titled 'Personal information' and includes the instruction: 'Change your personal/contact information and contact details below.' Under the 'Address' section, the 'Name' is 'Jacob Mwale', 'Passport/Id number' is '115695/11/1', 'Street address' is '4 Sesame Street Foxdale', 'City' is 'Lusaka', and 'Postal code' is '10101'. Under the 'Contact information' section, the 'Phonenumber' is '260966876543' and 'Email' is 'jacmwale@yahoo.com'. A 'Save' button is located at the bottom of the form. The footer contains copyright information for Finance Bank of Zambia and links for Privacy, About Us, Corporate Profile, and Code of Ethics, along with a device indicator for 'Mobile / Desktop'.

Edit / Change Makumbi Banking address and contact information can be changed. Please note: the contact phone number can be changed here. However, the number registered to Makumbi Banking can only be changed at an FBZ Branch. Click Save to update information.

Manage your Accounts

The screenshot shows the 'Manage your FBZ accounts' form. It has two input fields: 'FBZ account name:' and 'FBZ account number:'. A 'Connect' button is at the bottom.

FBZ accounts

Connect your FBZ account to your Makumbi account here. Transfers from the FBZ account to an FBZ Makumbi account can be done only after verification and activation has been done by a FBZ branch office.

Mobile accounts

Users can manage their current accounts, change account names and create new accounts. Users can create a maximum of 5 new accounts with their own account name.

The screenshot shows a web interface for managing accounts. At the top is a navigation bar with a home icon and menu items: HOME, ACCOUNTS, TRANSFER, PAYMENT, and SETTINGS. On the left is a sidebar menu with the following items: Personal information, FBZ accounts, Mobile accounts (highlighted with a right-pointing arrow), Mobile banking, Change pincode, and Security questions. Below the sidebar is a link for 'ABOUT SSL CERTIFICATES'. The main content area is titled 'Manage your accounts' and contains the following elements: a sub-header 'Content:', a message 'This is a list of all your accounts. You have 1 of totally 5 allowed.', a label 'Account name:' followed by an empty text input field, an 'Add account' button, a section header 'Current Accounts' in orange, the account number '719 309 644 016' with the note '(Balance: 0.00 ZMW - Mobile account)', a text input field containing 'FBZ Mobile Account', and a 'Save' button.

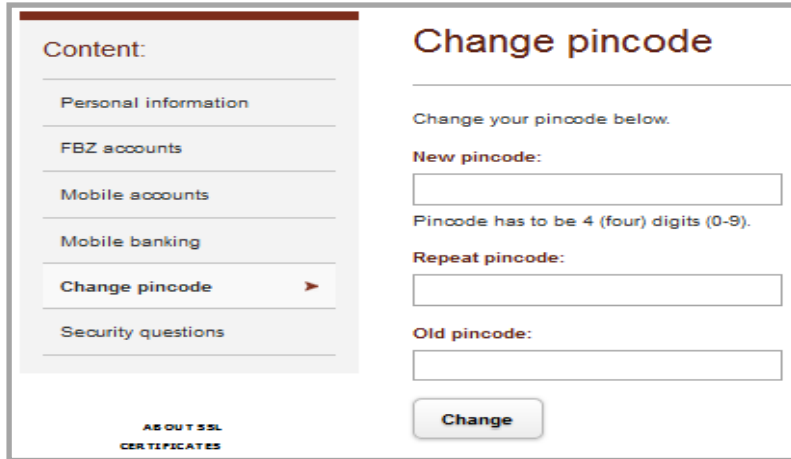
Mobile banking

The user can choose the default Makumbi banking account in the case there is more than one account. SMS notifications can also be turned off and on.

The screenshot shows the 'Mobile banking' settings page. It features the same navigation bar and sidebar as the previous page, with 'Mobile banking' highlighted in the sidebar. The main content area is titled 'Mobile banking' and includes: a sub-header 'Content:', a message 'Change your mobile banking settings below.', a label 'Active mobile phonenumber:' followed by the value '280964108356', a label 'Default mobile banking account:' followed by a dropdown menu showing '719 309 644 016 - FBZ Mobile Account (M)', a label 'SMS notifications:' followed by a dropdown menu showing 'Enable (On)', a note '(Get an SMS when you receive money.)', and a 'Save' button.

Change PIN code

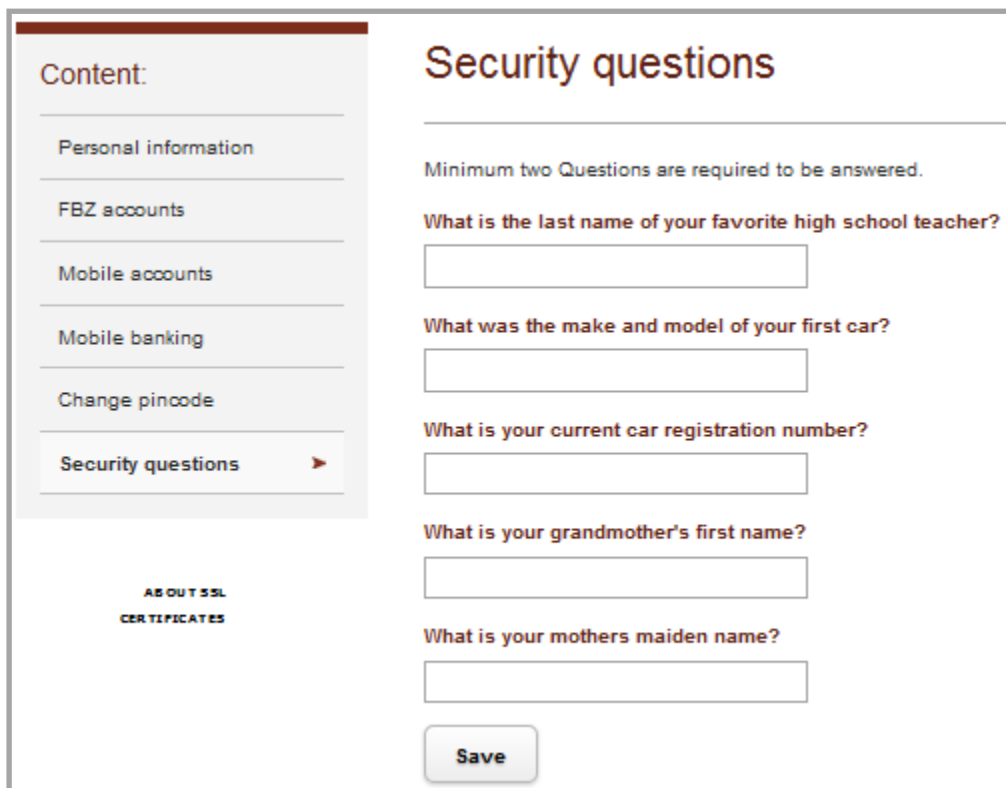
Users are advised to change the PIN code frequently to avoid unauthorized login to the Makumbi banking services.



The screenshot shows a web interface for changing a PIN code. On the left is a 'Content' sidebar with a list of menu items: Personal information, FBZ accounts, Mobile accounts, Mobile banking, Change pincode (highlighted with a right-pointing arrow), and Security questions. Below the sidebar is a link for 'ABOUT SSL CERTIFICATES'. The main content area is titled 'Change pincode' and contains the following text: 'Change your pincode below.', 'New pincode:' followed by an input field, 'Pincode has to be 4 (four) digits (0-9).', 'Repeat pincode:' followed by another input field, and 'Old pincode:' followed by a third input field. At the bottom of the form is a 'Change' button.

Security questions

The user should insert answers to at least two of the 5 security questions. These are required for identification of the user by FBZ call centre in the case the PIN code is forgotten or the Makumbi account gets blocked after 3 failed login attempts.



The screenshot shows a web interface for setting security questions. On the left is a 'Content' sidebar with a list of menu items: Personal information, FBZ accounts, Mobile accounts, Mobile banking, Change pincode, and Security questions (highlighted with a right-pointing arrow). Below the sidebar is a link for 'ABOUT SSL CERTIFICATES'. The main content area is titled 'Security questions' and contains the following text: 'Minimum two Questions are required to be answered.', followed by five questions, each with an input field: 'What is the last name of your favorite high school teacher?', 'What was the make and model of your first car?', 'What is your current car registration number?', 'What is your grandmother's first name?', and 'What is your mothers maiden name?'. At the bottom of the form is a 'Save' button.